

FORM PTO 1449 (<i>modified</i>) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary) Submitted: July 28, 2009				ATTY DOCKET NO. 03992.101970.3		APPLICATION NO. 10/709,702	
				APPLICANT Tracey R. Thomas			
				FILING DATE May 24, 2004		GROUP 3692	
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		2004/0111367	06/2004	Gallagher et al.			
		5,319,542	06/1994	King et al.			
		5,716,211	02/1998	Vetter			
		5,914,472	06/1999	Foladare et al.			
		6,010,239	01/2000	Hardgrave			
		6,298,334	10/2001	Burfield et al.			
		6,601,761	08/2003	Katis			
		6,985,867	01/2006	Pryor			
		6,594,640	07/2003	Postrel			
		2004/0193491	09/2004	Davis			
		2003/0105689	06/2003	Chandak et al.			
		2005/0004856	01/2005	Brose et al.			
		6,128,603	10/2000	Dent et al.			
		2005/0097034	05/2005	Loeger et al.			
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		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO/ OR ABSTRACT
		01/39077	05/2001	WIPO			
		99/30261	06/1999	WIPO			
		02/097561	12/2002	WIPO			
OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)							
		Chevreau, Jonathan, "Pay Yourself First Still Works" National Post 01/29/2004					
EXAMINER				DATE CONSIDERED			

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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U.S. PATENT DOCUMENTS							
INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		2002/0156710	10/2002	Ryder			
		2008/0005021	01/2008	Brown et al.			
		7,089,208	08/2006	Levchin et al.			
		2003/0023549	01/2003	Armes et al.			
		2005/0149436	07/2005	Elterich			
		6,907,403	06/2005	Klein et al.			
		2005/0102209	05/2005	Sagrillo et al.			
		2005/0044042	02/2005	Mendiola et al.			
		2002/0026426	02/2002	Martizen et al.			
		2003/0216996	11/2003	Cummings et al.			
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		5,875,437	02/1999	Atkins			
		7,236,950	06/2007	Savage et al.			
		6,890,179	05/2005	Rogan et al.			
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